

February 2, 2009

Tim Robbins
Dir. Counseling
CCCS

Re: Debt Settlement experience for Kent and Mary Grabau

Dear Tim,

This is a synopsis of our experience with the debt settlement company of Campos Chartered Law Firm.

In December of 2008, after Kent had been injured on the job, we became delinquent on our credit card payments. We decided to go on line and check out debt settlement companies. The first one that came up was Campos Chartered Law Firm. We sent the inquiry and we then contacted by a Sheila Bell. We then gave her all of our credit card balances and numbers. She told us what our monthly payments would be and for us not to talk to our creditors if they called. She told us we would save \$56,238.29 over 21.7 years of payments.

The creditors did call. We were told by some of them that what we had entered into with this company was not good for us and to get out while we could. Campos then changed their name to Consumer Protection Law Center. Sounds nice huh? Well it wasn't.

The sheriff was the next to knock on our door. It was then that we decided to get out of our contract with Campos or CPLC or what ever they were calling themselves that week. We had to reach a settlement right away with the company that had taken us to court. Another creditor who said they do not abide by any debt settlement company threatened a lawsuit, so we had to reach a settlement with them right away too. We had to do the same with all the others.

We found CCCS and they were able to help with two of the companies. We should have gone there in the first place.

Thank you for your time.

Sincerely,

Mary Grabau
406-578-2222

To Whom It May Concern,

I am writing this letter on behalf of my husband, James McCoy. Being newly wed, my husband was not ready to share his financial difficulties with me. He was in credit card debt and wasn't sure where to turn for help. He had seen numerous adds on television promising help to people who were "in over their heads". He'd gotten more than one flier in the mail with the same promises. The stress of constantly making payment arrangements with his creditors wore at him until he hit rock bottom. He made a call to a company that identified themselves as SDS West. They seemed to him to be a legitimate company who had empathy for his plight. Concerned about his credit score, he was told that his credit would take a small hit, but would get better when he completed their plan. They also explained that he should be paid in full within three years. Satisfied with that, he asked to sign up for their program. At that time they advised him to completely stop paying his creditors.

Two weeks later, he received his packet in the mail. It contained form letters to send to each of his creditors. He had to send them certified, bringing the cost close to \$50. They based his payments to them on his nearly Thirty thousand dollars in debts. His payment was \$600 per month. By this time, the delinquent calls were constant. Jim was under the impression the calls would stop after he sent out the letters and had made his first payment to SDS West. They did not.

After hitting his 45 day mark and having made his second \$600 payment, he was called for a review. At this point he was told that the calls probably would continue for a while longer. Upon asking when SDS would start communicating with his creditors for him, he got startling news. They would not take any action until one third of his balance was paid in full. That would be almost two years down the road.

At that time, he consulted a lawyer and was advised that bankruptcy might be his only option. He has now been served with papers to be sued and is in the process of filing bankruptcy. Sadly, Jim has found that by going to a debt settlement company instead of a debt management company, ruined his credit for ten years. Had he consulted a debt management company, he would have stayed on track with payments, not had to file bankruptcy and maintained an okay credit rating. Now his self-confidence has taken a hit because he made a

poor decision based on the empty promises of an unregulated company. He, like so many other Montanans, are ashamed to ask for help. When they do seek help, only to be manipulated, reaching out for guidance again almost never happens. The loss is chalked up to "lesson learned". Many will not even research how to get their money refunded.

Jim and I share the same opinion that these companies prey on people that are desperate to find some kind of relief from the struggles of keeping up with rising interest rates and finance charges. They did not call one creditor or send one letter out on Jim's behalf. They made Twelve hundred dollars for doing nothing. I am urging my husband to file a complaint with the Better Business Bureau in the hopes that he may recoup at least a portion of the money he has lost. My hope is that regulations by Montana could protect others from being taken advantage of and help save their dignity.

Thank you for your time and consideration,

Stacy and James McCoy
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